



**FEDERAL BENEFITS EXPERTS**

# Chapter 190 NEWSLETTER

**Ventura County Chapter**  
<https://www.narfe190.org>

Volume 2025 No. 12  
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>> **NATIONAL ACTIVE and RETIRED FEDERAL EMPLOYEES ASSOCIATION** <<

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**NOMINATING COMMITTEE: THE BOARD**

**FOOD SHARE DONATIONS NEEDED**

The number of people who rely on Food Share is increasing. Food Share's work is needed, too, in this holiday season, what with rising grocery prices everywhere. As a result, food pantries have become increasingly important. Food Share is one of them. Donations of money or food help. A donation of money is most useful, for it gives the organization more flexibility in obtaining the food for distribution.

If you want to help *locally* with funds, just write a check to **Food Share** and then send it to: Food Share, 4156 Southbank Rd, Oxnard, CA 93036.

**NARFE CHAPTER 190 NEWSLETTER**

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**DECEMBER LUNCHEON**

**Place: Elks Club**

**801 South A Street, Oxnard**

>> Use "A" Street entrance **ONLY** <<

**Date: Thursday, December 18**

**Time: 11:30 to socialize, 12:00 to dine**

**Cost: \$16.00**

Please make your reservations by **NOON**, Monday, December 15. E-mail **Carl** at [1mrbig1@verizon.net](mailto:1mrbig1@verizon.net) or call 805-487-1801 to make (or *cancel*) a reservation.

On Thursday, **December 18**, we'll meet at 11:30, and serve lunch at noon. The day's menu will be:

**Lasagna**

**Vegetables Green Salad Garlic Bread**

**Cupcakes Water & Coffee**

*Please help our cashier by paying for your lunch with smaller bills (\$1, \$5 and \$10) Thanks!*

**DECEMBER PROGRAM**

Though we may not have ever had a presentation by/from the VA, we will have one in this month. Our speaker will be **Jim McHugh**, Ventura County Veteran Services Officer.

He will be talking about the VA in general, what his office, the VSO, does and a discussion about VA benefits, including disability compensation, pension, aid and attendance, burial benefits and more. He will also talk about some of the CalVet benefits. All members are encouraged to invite any of their veteran friends, whether they are NARFE members or not, to come and hear Jim.

Please call Carl (805-487-1801) to make your reservation(s). If you'll have a guest, make a reservation for them – even if your guest won't be eating with us (it'll ensure everyone will have a seat) .

**BEFORE YOU TURN THE PAGE**

This important note *had* to fit in somewhere. Here it is:

The Board wishes everyone

**Merry Christmas, Happy Holidays**

and

**A Happy New Year**

## NOTES FROM THE TOP

George Ramirez, President

As we close out the calendar year, take a few moments to reflect on the diverse events that have shaped the past 12 months. Among them:

- A new administration in our nation's capital
- An historic protracted government shutdown
- A political shift toward an autocratic government
- Mass reductions in the federal workforce through RIFs and incentivized voluntary separations
- Historic political division
- Redistricting and California's Proposition 50
- Artificial intelligence

### **Update Your Records**

The end of a calendar year is a good time to review your personal contact information and ensure it's all up to date. For example, an address change, death, change in marital status, as well as your beneficiaries are significant items to maintain with institutions and organizations that you do business with.

### **Chapter Health**

Every chapter across the country faces the same challenge: sustainability of their declining membership while 'National only' membership steadily rises. Volunteer burnout is real and unsustainable. When the same members volunteer to lead and perform the duties needed to sustain their respective chapters, it takes only one or two of those leaders to fall ill or pass away to jeopardize the future of their organization. Please accept invitations or offer to help your chapter leaders. Your chapter's health depends on you!

### **OPM Retirement Pamphlets & Publications**

A vast quantity of informative documents (in English and Spanish) regarding retirement, insurance, and benefits are available to download or read online at the Office of Personnel Management's website:

[www.opm.gov/retirement-center/publications-forms/pamphlets/](http://www.opm.gov/retirement-center/publications-forms/pamphlets/)

### **Bugles Across America**

Congress created this non-profit organization in 2000. It provides a bugler to play taps at funerals for deceased veterans. There is no cost, no fee for this service. Details are available at their website: [www.buglesacrossamerica.org](http://www.buglesacrossamerica.org)

### **Some Good News**

Helping the blind see again: The University of Bonn Germany has developed a wireless retinal implant that can partially restore vision for people with age-related macular degeneration. Additionally, the New England Journal of Medicine reports that the PRIMA (photovoltaic retina implant microarray) Bionic Vision System has successfully demonstrated similar success as the German system with up to 94% of patients experiencing partial vision restoration after receiving the implant.

- George

## MEMBERSHIP MATTERS

This month, in following the topics of recent columns and Open Season considerations, I'm reminding members of a very important topic: Survivor Benefits. You may have made your choices some time ago. If you change your policy, though, you'll want to be sure your choices of survivor benefits are current. Here, from a recent FedSmith posting, are some thoughts to consider:

The survivor benefit election is one of the biggest retirement decisions federal employees face, and it's easy to get it wrong. The worst mistakes are either skipping survivor benefits when your spouse depends on it or paying for it unnecessarily when they don't.

Both extremes can cost your family dearly – either in financial security or in wasted retirement income.

Take the time to weigh your options carefully, think about your spouse's long-term needs, and coordinate survivor benefits with the rest of your retirement plan. Doing so ensures that when the time comes, your spouse is taken care of and your legacy is one of responsibility and love—not of avoidable mistakes.

At the end of the day, the survivor benefit decision is about more than dollars and cents—it's about taking care of your spouse and making sure they aren't left in a difficult position after you're gone.

Avoiding these mistakes comes down to 3 things:

- **Run the numbers** – Be honest about whether your spouse truly needs the income and health insurance protection.
- **Look at the whole plan** – Consider your estate documents, Social Security strategy, and other assets before deciding.
- **Talk it over together** – Make sure your spouse understands the costs and implications of your choice.

### **Exclusively for Postal Retirees**

The NALCREST retirement community has information that's exclusively for retired postal workers. Check it out at their website:

[www.nalc.org/member-benefits/nalcrest](http://www.nalc.org/member-benefits/nalcrest)

### **NARFE FOR 2025 AND PLANNING FOR 2026**

The latest issue of NARFE Voices provides an overview of actions taken this year by NARFE members as well as looking forward to plan for the coming year. (You can see it [here](#).)

As NARFE Grassroots drafts its plans for 2026, we can help guide their decision-making. To collect our opinions, they have created an End-of-Year Grassroots Survey to find out what you liked, disliked, never want to see again, or can't get enough of. The survey can be found linked and on NARFE's grassroots page [here](#). The survey opened on Friday, December 5, and will be available until Friday, January 2, 2026.

**Unless we speak, Congress will assume our consent!**

**HELP OUR MEMBERSHIP NUMBERS GROW**

From now through Dec. 31, NARFE members can receive \$10 for any NEW members they recruit. In addition, recruiters will receive a 2025 recruiter pin to thank them for their hard work; top recruiters will win NARFE swag – like hats, shirts, etc. Use NARFE’s [online F-18 form](#) order for free supplies. NARFE will send magazines, membership brochures, “10 Worst Mistakes” for retirees or current employees, their popular pop quiz, and anything else you might need.

There’s still time to pursue this. Those who were furloughed or adversely affected by the shutdown might also be interested in joining, especially in view of the information NARFE can provide to its members.

**AVOID DONATION SCAMS**

It’s the ‘giving season.’ Calls, emails and texts ask for end-of-year donations; it’s a popular time to donate. But be careful: Scammers are also trying to trick people to giving to them instead of a real charity.

Do some research to make sure the charity you pick is legit and your money will support programs you care about. Search the charity’s name plus “scam,” review,” “rating,” or “complaint.” Use [these organizations](#) to research charities. If you want to donate via a crowdfunding page, watch for scams there, too.

- Pay by check or credit card; it’s safer. If a charity insists you pay with cryptocurrency, by wiring money through Western Union or MoneyGram, via a payment app or gift card, it’s likely a scam.
- Check how much of your donation goes to the program you want to support. Ask anyone who calls to ask for a donation. Then verify that information on the charity’s website. Some fundraising efforts can be expensive. If a high percentage of what you donate goes to fundraising, it leaves the charity with little money to spend on its actual programs.
- Check whether it’s really tax deductible. One pitch you might hear: “Give before December 31<sup>st</sup> to get a tax deduction for 2025.” That’s only true if the charity is listed in the [IRS Tax Exempt Organizational Search Tool](#). Remember, donations to individuals and PACs are *not* tax deductible.

If you spot a charity scam, be sure to tell the FTC at [ReportFraud.ftc.gov](#).

**SERVICE OFFICER NOTES**

Patty Morales, Service Officer

**TSP Options Upon Retirement**

This information is for Thrift Savings Plan participants who’ve retired from federal civil service employment. After your retirement, you may leave the funds in your TSP account. Once you’ve retired, you can’t contribute to your TSP, though you *can only* add to it by rolling over funds from another 401k or IRA account. You can manage your account online (click on the “Manage your plan” on the TSP homepage) and take advantage of TSP’s low operating expenses.

You can find the operating expense for each fund on the TSP website without signing in to your account. But you’ll need to sign in to your TSP account to move money between TSP funds as you may choose, according to your level of risk.

After separation from employment, you can purchase an annuity, take a partial distribution, or withdraw the total funds, receive installments, or transfer them to another investment vehicle, outside of the TSP program. There are tax ramifications for those withdrawals, except for those from a Roth account. And if you withdraw funds from your TSP account before you are 59½, you will pay an early withdrawal penalty *in addition* to income taxes. There are some exceptions to that penalty. Older participants began their withdrawals at age 70½ to 72, depending on their birth year. Currently, distributions are required at age 73, but for those born in 1960 or later the required withdrawal age will be 75. For more information about withdrawing funds from the TSP go to the “Use your savings” tab and click on the “Taking-money-from your account” on the drop-down menu.

The basic investment funds in the TSP are the G Fund (Government Securities), F Fund (Fixed Income Bloomberg Aggregate Bond Market) C Fund (Common Stock, S&P 500), S Fund (Small Cap Stocks from Dow Jones), I Fund (International stocks from various countries except China and Hong Kong). Eleven funds called Lifecycle funds were added in 2005, and are geared to those who are just starting their careers with the federal government. More detailed information like rates of return for these funds’ choices is located at [www.tsp.gov](#)

**MEMBERSHIP REPORT**

	<u>Members*</u>
End of last month	250
New Members	4
Dropped or Transferred	<u>- 2</u>
GRAND TOTAL	252

\* National NARFE database still being updated

**TREASURER’S REPORT**

End of the last month balance	\$ 2,280.43
Receipts	605.72
Disbursements	<u>(745.90)</u>
End of month balance	\$ 2,140.25

## ALZHEIMER'S RESEARCH AND FUNDING

Alzheimer's research funding was cut significantly in 2025 by the Trump administration, which halted \$65 million in grants to 14 research centers and caused uncertainty for many studies. That led to layoffs, stalled research, and freezing of brain banks. There's hope that a recent Senate proposal will increase funding for Alzheimer's research in 2026 to possibly reverse some of these impacts.

As but one example of current research, Virginia Tech researchers have shown that memory loss in aging rats may be reversible. Using CRISPR tools, the researchers investigated a molecular process called K63 polyubiquitination. They were able to correct molecular disruptions in the hippocampus and amygdala, restoring memory in older rats. In another effort, they revived a silenced memory gene, IGF2, through .continued below



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## IS YOUR NAME IN PRINT?

If you find your name in lower case somewhere in this newsletter (besides in the new member listings), your lunch will be free at this month's meeting. We pick a member's name at random; that name then appears john doe somewhere. (It could be *your* name; last month, it was Michael Lastrico.)

If you find *your* name, tell Carl when you make your reservation or when you check in. Your lunch will be free, so start looking now!

## FOUR NEW MEMBERS

This month, we welcome four new or reinstated members to Chapter 190: **Steve Berkel; Maureen Finley; Barbara Gardner; and Cecelia Tierney.**

Please be sure to welcome all attendees (not just the new members) to our luncheon meetings!

Alzheimer's column continues

targeted DNA methylation editing. The results show that aging brains can regain function through precise molecular intervention. In both regions, adjusting just this one molecular process helped improve memory.

When considered together, those studies reveal that memory loss during aging doesn't result from a single cause; instead, it involves several molecular systems that change over time. Yet it might be reversible.

Everyone has some memory decline as they get older, researchers note, but when it becomes abnormal, the risk for Alzheimer's disease rises. They're learning that some of the changes happening at a molecular level can be corrected – and that may provide a path forward toward developing potential treatments.

The above research was funded by the National Institutes of Health and the American Federation for Aging Research. Future funding is to be determined.

## NEED TO UPDATE YOUR ADDRESS?

If you need to update information you provided to NARFE some time ago, please contact **Carl Bailey**. He maintains Chapter 190's member information (as well as the addresses used to mail this newsletter).

Carl's email and phone number are in the box on this newsletter's front page.

## LOOKING AHEAD TO NEXT MONTH

We'll be at the Elks on Thursday, January 15. Make your reservations with Carl by noon Monday, January 12. The entrée: Sweet & Sour Pork Chops.

**NOTE:** Starting next month, lunch will be \$17.00

## DECEMBER LUNCHEON – FINAL REMINDER

We'll meet on Thursday, December 18. Be sure to phone or e-mail **Carl** to make your reservations by noon Monday, December 15.